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## Facsimile Cover Sheet

To: Commissioner for Patents for <b>Examiner Clement B. Graham</b> <b>Group Art Unit 3628</b>	Facsimile No.: 703/872-9326
From: Dell Whittton Legal Assistant to Wayne P. Bailey	No. of Pages Including Cover Sheet: 21
Message: Enclosed herewith: <ul style="list-style-type: none"> <li>• Transmittal Document; and</li> <li>• Response to Office Action.</li> </ul>	
<b>FAX RECEIVED</b> <b>Official</b> <b>APR 29 2003</b> <b>GROUP 3600</b>	
Re: Application No. <b>09/505,031</b> Attorney Docket No: <b>RSW9-99-118</b>	
Date: Monday, April 28, 2003	
<b>Please contact us at (972) 367-2001 if you do not receive all pages indicated above or experience any difficulty in receiving this facsimile.</b>	<i>This Facsimile is intended only for the use of the addressee and, if the addressee is a client or their agent, contains privileged and confidential information. If you are not the intended recipient of this facsimile, you have received this facsimile inadvertently and in error. Any review, dissemination, distribution, or copying is strictly prohibited. If you received this facsimile in error, please notify us by telephone and return the facsimile to us immediately.</i>

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BY FAXING A CONFIRMATION TO 972-367-2002.**

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Kraemer et al.

§ Group Art Unit: 3628

Serial No.: 09/505,031

§ Examiner: Graham, Clement B.

Filed: February 16, 2000

§ Attorney Docket No.: RSW9-99-118

For: Method and System for  
 Identifying Teaser Surfers with Time  
 Series Credit History Background of  
 the Invention

§ *Certificate of Transmission Under 37 C.F.R. § 1.8(a)*  
 I hereby certify this correspondence is being transmitted via  
 facsimile to the Commissioner for Patents, P.O. Box 1450,  
 Alexandria, VA 22313-1450, facsimile number (703) 872-9326  
 on April 28, 2003.

By:



Dell Whittton

TRANSMITTAL DOCUMENT

Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

FAX RECEIVED

Sir:  
 ENCLOSED HEREWITH:

Official

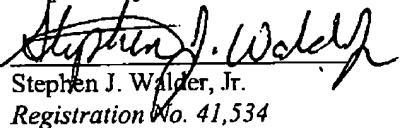
APR 29 2003

- Response to Office Action.

GROUP 3600

A fee of \$102.00 is required for 1 additional independent claim. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0461. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0461.

Respectfully submitted,



Stephen J. Walder, Jr.  
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 (972) 367-2001  
 ATTORNEYS FOR APPLICANTS



#4A CW  
4-30-03  
P. 3

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application: **Kraemer et al.**

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Serial No.: 09/505,031

§ Group Art Unit: 3628

Filed: February 16, 2000

§ Examiner: **Graham, Clement B.**

# For: Method and System for Identifying Teaser Surfers with Time Series Credit History Background of the Invention

§ Attorney Docket No.: RSW9-99-118

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By:

Dell Whitten

## **RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

A fee of \$102.00 is required for 1 additional independent claim. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0461. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0461.

In response to the Office Action dated January 27, 2003, please amend the above-identified application as follows: